

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Leslie A. Spalding
Jennifer E. Haynes
DebtorsCase No. 11-17743-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
Form ID: 3180WPage 1 of 2
Total Noticed: 19

Date Rcvd: Jun 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2017.

db/jdb	+Leslie A. Spalding, Jennifer E. Haynes, 1801 Georges Lane, Philadelphia, PA 19131-3216
13803457	+FMM Bushnell, LLC, 3144 S. Winton Road, Rochester, NY 14623-2932
12618902	+Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
12618453	+Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
12569875	+North Star Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: bankruptcy@phila.gov Jun 29 2017 00:56:53 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2017 00:56:38 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 29 2017 00:56:43 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12600537	+EDI: ACCE.COM Jun 29 2017 00:53:00 ASSET ACCEPTANCE LLC, PO BOX 2036, WARREN MI 48090-2036
12565470	+EDI: AFNIRECOVERY.COM Jun 29 2017 00:53:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
12672606	+E-mail/Text: bankruptcy@phila.gov Jun 29 2017 00:56:53 City of Philadelphia Law Department, School District of Philadelphia, 1515 Arch Street 15th Fl Tax Unit, Philadelphia PA 19102-1501
13028764	EDI: AIS.COM Jun 29 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
12933966	EDI: AIS.COM Jun 29 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
12628928	+E-mail/Text: bankruptcygroup@peco-energy.com Jun 29 2017 00:56:29 PECO Energy Company, c/o Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
12602491	EDI: PRA.COM Jun 29 2017 00:53:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
12666497	+E-mail/Text: equiles@philapark.org Jun 29 2017 00:56:57 Philadelphia Parking Authority, 3101 Market Street 2nd floor, Philadelphia, PA 19104-2806
12632205	EDI: Q3G.COM Jun 29 2017 00:53:00 Quantum3 Group LLC as agent for, GC III LLC, PO Box 788, Kirkland, WA 98083-0788
12572725	EDI: TFSR.COM Jun 29 2017 00:53:00 Toyota Motor Credit Corporation (TMCC), PO Box 9490, Cedar Rapids, Iowa 52409-9490
12577041	EDI: Q3G.COM Jun 29 2017 00:53:00 World Financial Network National Bank, Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13028765*	Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2017 at the address(es) listed below:

ANN E. SWARTZ	on behalf of Creditor	The Patriot Group LLC	ecfmail@mwc-law.com,
			ecfmail@mwc-law.com
BRIAN H. SMITH	on behalf of Creditor	ACM Patriot LN IV B, LLC	BHS@JSDC.COM,
			cmb@jsdc.com;cls@jsdc.com;eaf@jsdc.com

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JOSHUA ISAAC GOLDMAN on behalf of Creditor The Patriot Group LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,
james.feighan@phila.gov
THOMAS I. PULEO on behalf of Creditor ACM Patriot LN IV B LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
VALERIE A. HIBBERT on behalf of Joint Debtor Jennifer E. Haynes vah963@gmail.com
VALERIE A. HIBBERT on behalf of Debtor Leslie A. Spalding vah963@gmail.com
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Toyota Motor Credit Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:			
Debtor 1	Leslie A. Spalding		
	First Name	Middle Name	Last Name
Debtor 2	Jennifer E. Haynes		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 11-17743-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leslie A. Spalding

Jennifer E. Haynes

6/28/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.